

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Ronald L. McFeaters <hr/> PENNYMAC LOAN SERVICES, LLC <hr/> v. Ronald L. McFeaters and Natalie Lutz Cardiello, Esquire <hr/> Respondents	17-22775 GLT Chapter 7 Proceeding
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**MOTION FOR RELIEF FROM THE AUTOMATIC STAY
OF SECURED CREDITOR**

AND NOW, comes secured Creditor, PENNYMAC LOAN SERVICES, LLC (Movant) by and through its counsel, POWERS KIRN & ASSOCIATES, LLC, (Jill Manuel-Coughlin of the firm), and files this Motion to obtain an order for Relief from the Automatic Stay due to lack of equity in debtor's property and debtor's failure to provide Movant with adequate protection of its interest in the property which is the basis of the creditor's security.

1. On or about July 6, 2017, Debtor filed a Chapter 7 Bankruptcy Petition.
2. The Debtor has executed and delivered or is otherwise obligated with respect to that certain promissory note in the original principal amount of \$177,550.00 (the "Note"). A copy of the Note is attached hereto as **EXHIBIT A**. Movant is an entity entitled to enforce the Note.
3. On 4/6/2012, the debtor executed a Mortgage to Movant and/or Movant's assignor (recorded 4/17/2012 at Instrument# 201204170010462) and secured by the property located at 102 Ethan Hill Drive, Harrisville, PA 16038, referred to as the "Property" (**EXHIBIT B**). All rights and remedies under the Mortgage have been assigned to the Movant pursuant to an assignment of mortgage (**EXHIBIT C**).
4. Per Debtor's Schedule A, the approximate value of the property is \$177,500.00 (**EXHIBIT D**).
5. As of 9/18/2017, the total owing to Movant is **\$171,951.24**.
6. Per the attached Statement of Intentions (**EXHIBIT E**), debtor wishes to *surrender* the mortgaged premises.
7. There is no or inconsequential equity in the property.
8. Pursuant to 11 U.S.C.A. section 362(d)(1) and (2), PENNYMAC LOAN SERVICES, LLC is not adequately protected and will suffer irreparable injury, harm and damage if relief from the stay is not granted.

WHEREFORE, Movant respectfully requests the Honorable Court ORDER:

That Relief from the Automatic Stay be granted to PENNYMAC LOAN SERVICES, LLC to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy law. Movant respectfully requests that reasonable attorneys fees and costs associated with this Motion be awarded to Movant.

RESPECTFULLY SUBMITTED,
POWERS KIRN & ASSOCIATES, LLC

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Attorney for Movant/ 17-0104

Dated: October 17, 2017